

Special Report

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Finding Health Insurance: Coverage After College

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Ted Beck, a Graduate Research Assistant at the Georgia Health Policy Center, brings a unique perspective to the issue of the uninsured and students who leave school and enter the world of work. For the past year, Ted has represented Georgia State University in a unique effort sponsored by The Commonwealth Fund and The Actors' Fund of America to expand the Artists' Health Insurance Resource Center (AHIRC) Database. The AHIRC database was created in 1998 by The Actors' Fund of America, with a grant from the National Endowment for the Arts, as a health insurance resource for artists and people in the entertainment industry. Since then, with support from The Commonwealth Fund, it has expanded to include resources for the self-employed, low-income workers, the under-insured, the uninsured who require medical care and many other groups.

With the most recent grant from The Commonwealth Fund, six graduate students, mentored by public health policy analysts and coordinated by an Actors' Fund staff member, participated in a year-long program to research additional resources and add them to the AHIRC website. Ted comments on the database in the piece below.

The Georgia Health Policy Center, along with five other health policy institutes across the nation, has recently completed a year-long research program funded by The Commonwealth Fund and coordinated by The Actors' Fund. This program was designed to increase the breadth and scope of the Access to Health Insurance and Resources to Care website (www.ahirc.org) and increase awareness of health insurance issues and access to health care resources for uninsured and under-insured individuals. In particular, young adults and recent college graduates face many challenges in achieving appropriate health insurance coverage. This paper examines those difficulties in more detail and offers several possible solutions.

At Issue

More than 30 percent of young adults were without health insurance in 2002, nearly twice the rate of uninsured adults ages 30 to 64 that year.¹ During the years 1996 to 2000, approximately two of every five recent college graduates were without health

insurance during the year following their graduation; half of these individuals went without coverage for six months or longer.²

The costs of medical care continue to rise and increased nearly 10 percent in 2002 – almost four times faster than the overall economy.³

Major medical expenses and other emergency treatments can quickly escalate into thousands of dollars worth of charges, sometimes forcing uninsured individuals into bankruptcy. Some studies have indicated that as many as half of all bankruptcies filed are, in part, due to medical debts.⁴

Access to health care resources and medical treatment continues to become increasingly difficult for individuals who lack health insurance coverage. Individuals without health insurance receive fewer needed services, lower quality care, and have a greater risk of dying in the hospital or shortly after discharge. The uninsured are more likely to have poorer outcomes than those with

coverage.⁵ Private insurance plans do require significant investments, but without appropriate coverage, sudden medical needs can lead to devastating results. Individuals who lack health insurance can find access to regular health care resources difficult and face costly charges for emergency medical care.

Sources of Information about Health Insurance

Many recent college graduates experience tremendous changes in lifestyle after completing their undergraduate careers. Often, entry-level jobs and other similar careers fail to provide group-based health insurance, leaving the responsibility of finding coverage up to the individual.

The situation is not hopeless.

Several health insurance and health care resources for Georgia residents can be found at the Access to Health Insurance and Resources to Care information clearinghouse at www.ahirc.org. Information for other states is also available from the AHIRC site. Resources and materials relevant to recent graduates and other individuals, such as alumni group health insurance plans can be found within the “Young Adults” sub-category, which can be accessed via the section header on the left side column of the web page.

Many other resources are available on the AHIRC site, most sorted by specific demographic categories such as artists and entertainers, low-income individuals and families, children, women, and other specific groups. Simply choose a category appropriate to your needs and explore the available links.

There are many insurers that offer a variety of health insurance products in Georgia. The Georgia Office of Commissioner of Insurance provides a helpful list of frequently asked questions regarding

health insurance coverage, products, and other issues affecting Georgia consumers. Their website may be accessed at www.inscomm.state.ga.us/consumers/HEALTHINSURANCE-FAQ.asp. The web site www.gainsurance.org/Misc/GetSmartAboutInsurance.asp offers additional information about health insurance plans, laws and other issues.

Students intending to continue their studies at the graduate level can check with their educational institutions about a student health plan. Many universities offer quality health insurance policies at reasonable rates, in some cases costing the equivalent of a \$100 monthly investment. Information about these plans can often be found at your school’s student affairs offices. Some examples include the following:

- Emory University:
www.chickering.com/stu_conn/schoolInfo.asp
(enter 812808 for the school’s student policy plan number)
- Georgia Institute of Technology:
www.health.gatech.edu/main/9_insurance/
- Georgia Southern University:
www.aux.georgiasouthern.edu/health/insurance.php
- Georgia State University:
www.gsu.edu/~wwwdos/healthinsurance.html
- University of Georgia:
www.uhs.uga.edu/information/insurance.html

Life beyond the college experience can mean a world of change for new graduates. Do not let a lack of health insurance keep you from where you want to go.

¹ www.cmwforg/programs/insurance/collins_riteofpassage_ib_649.pdf
² www.cmwforg/programs/insurance/collins_riteofpassage_ib_649.pdf
³ www.hschange.com/CONTENT/564/?topic=topic01
⁴ papers.ssrn.com/sol3/papers.cfm?abstract_id=224581
⁵ www.iom.edu/report.asp?id=4333